1 Appendix Tables

This vignette verifies the accuracy of the makehams package by matching the Appendix Tables presented in "Actuarial Mathematics for Life Contingent Risks" (Second Edition).

1.1 Life Tables

| \overline{x} | $l_{[x]}$ | $l_{[x]+1}$ | l_{x+2} | x+2 |
|----------------|---------------|---------------|---------------|-----|
| | | | 100,000.00 | 20 |
| | | | 99,975.04 | 21 |
| 20 | 99,995.08 | 99,973.75 | 99,949.71 | 22 |
| 21 | 99,970.04 | 99,948.40 | 99,923.98 | 23 |
| 22 | 99,944.63 | 99,922.65 | 99,897.79 | 24 |
| 23 | 99,918.81 | 99,896.43 | 99,871.08 | 25 |
| 24 | 99,892.52 | 99,869.70 | 99,843.80 | 26 |
| 25 | 99,865.69 | 99,842.38 | 99,815.86 | 27 |
| 26 | 99,838.28 | 99,814.41 | 99,787.20 | 28 |
| 27 | 99,810.20 | 99,785.70 | 99,757.71 | 29 |
| 28 | 99,781.36 | 99,756.17 | 99,727.29 | 30 |
| 29 | 99,751.69 | 99,725.70 | 99,695.83 | 31 |
| 30 | 99,721.06 | 99,694.18 | 99,663.20 | 32 |
| 31 | 99,689.36 | 99,661.48 | 99,629.26 | 33 |
| 32 | 99,656.47 | $99,\!627.47$ | $99,\!593.83$ | 34 |
| 33 | 99,622.23 | $99,\!591.96$ | $99,\!556.75$ | 35 |
| 34 | $99,\!586.47$ | 99,554.78 | $99,\!517.80$ | 36 |
| 35 | 99,549.01 | $99,\!515.73$ | $99,\!476.75$ | 37 |
| 36 | $99,\!509.64$ | $99,\!474.56$ | $99,\!433.34$ | 38 |
| 37 | 99,468.12 | 99,431.02 | $99,\!387.29$ | 39 |
| 38 | 99,424.18 | 99,384.82 | $99,\!338.26$ | 40 |
| 39 | $99,\!377.52$ | $99,\!335.62$ | $99,\!285.88$ | 41 |
| 40 | 99,327.82 | 99,283.06 | $99,\!229.76$ | 42 |
| 41 | $99,\!274.69$ | $99,\!226.72$ | 99,169.41 | 43 |
| 42 | 99,217.72 | 99,166.14 | 99,104.33 | 44 |
| 43 | $99,\!156.42$ | 99,100.80 | 99,033.94 | 45 |
| 44 | 99,090.27 | 99,030.10 | 98,957.57 | 46 |
| 45 | 99,018.67 | 98,953.40 | 98,874.50 | 47 |
| 46 | 98,940.96 | 98,869.96 | 98,783.91 | 48 |
| 47 | 98,856.38 | 98,778.94 | 98,684.88 | 49 |

| \overline{x} | $l_{[x]}$ | $l_{[x]+1}$ | l_{x+2} | x+2 |
|----------------|---------------|-------------|---------------|-----|
| 48 | 98,764.09 | 98,679.44 | 98,576.37 | 50 |
| 49 | 98,663.15 | 98,570.40 | 98,457.24 | 51 |
| 50 | 98,552.51 | 98,450.67 | 98,326.19 | 52 |
| 51 | 98,430.98 | 98,318.95 | 98,181.77 | 53 |
| 52 | 98,297.24 | 98,173.79 | 98,022.38 | 54 |
| 53 | 98,149.81 | 98,013.56 | 97,846.20 | 55 |
| 54 | 97,987.03 | 97,836.44 | 97,651.21 | 56 |
| 55 | 97,807.07 | 97,640.40 | 97,435.17 | 57 |
| 56 | 97,607.84 | 97,423.18 | 97,195.56 | 58 |
| 57 | 97,387.05 | 97,182.25 | 96,929.59 | 59 |
| 58 | 97,142.13 | 96,914.80 | 96,634.14 | 60 |
| 59 | 96,870.22 | 96,617.70 | 96,305.75 | 61 |
| 60 | 96,568.13 | 96,287.48 | 95,940.60 | 62 |
| 61 | 96,232.34 | 95,920.27 | 95,534.43 | 63 |
| 62 | 95,858.91 | 95,511.80 | 95,082.53 | 64 |
| 63 | 95,443.51 | 95,057.36 | $94,\!579.73$ | 65 |
| 64 | 94,981.34 | 94,551.72 | 94,020.33 | 66 |
| 65 | 94,467.11 | 93,989.16 | $93,\!398.05$ | 67 |
| 66 | 93,895.00 | 93,363.38 | 92,706.06 | 68 |
| 67 | 93,258.63 | 92,667.50 | 91,936.88 | 69 |
| 68 | 92,551.02 | 91,894.03 | 91,082.43 | 70 |
| 69 | 91,764.58 | 91,034.84 | $90,\!133.96$ | 71 |
| 70 | 90,891.07 | 90,081.15 | 89,082.09 | 72 |
| 71 | 89,921.62 | 89,023.56 | 87,916.84 | 73 |
| 72 | 88,846.72 | 87,852.03 | 86,627.64 | 74 |
| 73 | 87,656.25 | 86,555.99 | 85,203.46 | 75 |
| 74 | 86,339.55 | 85,124.37 | 83,632.89 | 76 |
| 75 | 84,885.49 | 83,545.75 | 81,904.34 | 77 |
| 76 | 83,282.61 | 81,808.54 | 80,006.23 | 78 |
| 77 | 81,519.30 | 79,901.17 | 77,927.35 | 79 |
| 78 | 79,584.04 | 77,812.44 | 75,657.16 | 80 |
| 79 | $77,\!465.70$ | 75,531.88 | 73,186.31 | 81 |
| 80 | 75,153.97 | 73,050.22 | 70,507.19 | 82 |

Table D.1

1.2 Insurance and annuity tables

| \underline{x} | $\ddot{a}_{[x]}$ | $\ddot{a}_{[x]+1}$ | \ddot{a}_{x+2} | $A_{[x]}$ | $A_{[x]+1}$ | A_{x+2} | x+2 |
|-----------------|------------------|--------------------|------------------|-----------|-------------|-----------|-----|
| 20 | 19.96732 | 19.91993 | 19.87070 | 0.04918 | 0.05143 | 0.05378 | 22 |
| 21 | 19.92062 | 19.87095 | 19.81934 | 0.05140 | 0.05376 | 0.05622 | 23 |
| 22 | 19.87165 | 19.81959 | 19.76549 | 0.05373 | 0.05621 | 0.05879 | 24 |
| 23 | 19.82030 | 19.76574 | 19.70903 | 0.05618 | 0.05877 | 0.06147 | 25 |
| 24 | 19.76647 | 19.70929 | 19.64985 | 0.05874 | 0.06146 | 0.06429 | 26 |
| 25 | 19.71003 | 19.65012 | 19.58783 | 0.06143 | 0.06428 | 0.06725 | 27 |
| 26 | 19.65087 | 19.58810 | 19.52282 | 0.06424 | 0.06723 | 0.07034 | 28 |
| 27 | 19.58887 | 19.52310 | 19.45471 | 0.06720 | 0.07033 | 0.07359 | 29 |
| 28 | 19.52389 | 19.45500 | 19.38336 | 0.07029 | 0.07357 | 0.07698 | 30 |
| 29 | 19.45581 | 19.38365 | 19.30862 | 0.07353 | 0.07697 | 0.08054 | 31 |
| 30 | 19.38449 | 19.30892 | 19.23034 | 0.07693 | 0.08053 | 0.08427 | 32 |
| 31 | 19.30979 | 19.23066 | 19.14838 | 0.08049 | 0.08425 | 0.08817 | 33 |
| 32 | 19.23156 | 19.14871 | 19.06258 | 0.08421 | 0.08816 | 0.09226 | 34 |
| 33 | 19.14965 | 19.06292 | 18.97277 | 0.08811 | 0.09224 | 0.09653 | 35 |
| 34 | 19.06390 | 18.97313 | 18.87880 | 0.09220 | 0.09652 | 0.10101 | 36 |
| 35 | 18.97415 | 18.87917 | 18.78049 | 0.09647 | 0.10099 | 0.10569 | 37 |
| 36 | 18.88024 | 18.78088 | 18.67766 | 0.10094 | 0.10567 | 0.11059 | 38 |
| 37 | 18.78201 | 18.67807 | 18.57014 | 0.10562 | 0.11057 | 0.11571 | 39 |
| 38 | 18.67927 | 18.57058 | 18.45776 | 0.11051 | 0.11569 | 0.12106 | 40 |
| 39 | 18.57184 | 18.45822 | 18.34031 | 0.11563 | 0.12104 | 0.12665 | 41 |
| 40 | 18.45956 | 18.34081 | 18.21763 | 0.12097 | 0.12663 | 0.13249 | 42 |
| 41 | 18.34224 | 18.21815 | 18.08951 | 0.12656 | 0.13247 | 0.13859 | 43 |
| 42 | 18.21969 | 18.09007 | 17.95577 | 0.13240 | 0.13857 | 0.14496 | 44 |
| 43 | 18.09172 | 17.95637 | 17.81621 | 0.13849 | 0.14493 | 0.15161 | 45 |
| 44 | 17.95814 | 17.81686 | 17.67065 | 0.14485 | 0.15158 | 0.15854 | 46 |
| 45 | 17.81876 | 17.67135 | 17.51889 | 0.15149 | 0.15851 | 0.16577 | 47 |
| 46 | 17.67340 | 17.51965 | 17.36074 | 0.15841 | 0.16573 | 0.17330 | 48 |
| 47 | 17.52187 | 17.36156 | 17.19602 | 0.16563 | 0.17326 | 0.18114 | 49 |
| 48 | 17.36397 | 17.19691 | 17.02453 | 0.17314 | 0.18110 | 0.18931 | 50 |
| 49 | 17.19952 | 17.02551 | 16.84612 | 0.18098 | 0.18926 | 0.19780 | 51 |
| 50 | 17.02835 | 16.84718 | 16.66060 | 0.18913 | 0.19775 | 0.20664 | 52 |
| 51 | 16.85028 | 16.66175 | 16.46782 | 0.19761 | 0.20658 | 0.21582 | 53 |
| 52 | 16.66514 | 16.46908 | 16.26762 | 0.20642 | 0.21576 | 0.22535 | 54 |
| 53 | 16.47277 | 16.26899 | 16.05987 | 0.21558 | 0.22529 | 0.23524 | 55 |
| | | | | | | | |

| \overline{x} | $\ddot{a}_{[x]}$ | $\ddot{a}_{[x]+1}$ | \ddot{a}_{x+2} | $A_{[x]}$ | $A_{[x]+1}$ | A_{x+2} | x+2 |
|----------------|------------------|--------------------|------------------|-----------|-------------|-----------|-----|
| 54 | 16.27303 | 16.06137 | 15.84443 | 0.22509 | 0.23517 | 0.24550 | 56 |
| 55 | 16.06579 | 15.84608 | 15.62122 | 0.23496 | 0.24542 | 0.25613 | 57 |
| 56 | 15.85091 | 15.62302 | 15.39012 | 0.24519 | 0.25605 | 0.26714 | 58 |
| 57 | 15.62831 | 15.39210 | 15.15109 | 0.25579 | 0.26704 | 0.27852 | 59 |
| 58 | 15.39789 | 15.15325 | 14.90407 | 0.26677 | 0.27842 | 0.29028 | 60 |
| 59 | 15.15960 | 14.90644 | 14.64906 | 0.27811 | 0.29017 | 0.30243 | 61 |
| 60 | 14.91340 | 14.65165 | 14.38606 | 0.28984 | 0.30230 | 0.31495 | 62 |
| 61 | 14.65927 | 14.38890 | 14.11512 | 0.30194 | 0.31481 | 0.32785 | 63 |
| 62 | 14.39724 | 14.11822 | 13.83632 | 0.31442 | 0.32770 | 0.34113 | 64 |
| 63 | 14.12736 | 13.83972 | 13.54979 | 0.32727 | 0.34097 | 0.35477 | 65 |
| 64 | 13.84972 | 13.55351 | 13.25568 | 0.34049 | 0.35459 | 0.36878 | 66 |
| 65 | 13.56444 | 13.25975 | 12.95420 | 0.35407 | 0.36858 | 0.38313 | 67 |
| 66 | 13.27169 | 12.95864 | 12.64561 | 0.36801 | 0.38292 | 0.39783 | 68 |
| 67 | 12.97168 | 12.65045 | 12.33019 | 0.38230 | 0.39760 | 0.41285 | 69 |
| 68 | 12.66467 | 12.33547 | 12.00830 | 0.39692 | 0.41260 | 0.42818 | 70 |
| 69 | 12.35097 | 12.01406 | 11.68035 | 0.41186 | 0.42790 | 0.44379 | 71 |
| 70 | 12.03093 | 11.68661 | 11.34678 | 0.42710 | 0.44349 | 0.45968 | 72 |
| 71 | 11.70495 | 11.35359 | 11.00812 | 0.44262 | 0.45935 | 0.47580 | 73 |
| 72 | 11.37350 | 11.01550 | 10.66491 | 0.45840 | 0.47545 | 0.49215 | 74 |
| 73 | 11.03709 | 10.67291 | 10.31778 | 0.47442 | 0.49177 | 0.50868 | 75 |
| 74 | 10.69629 | 10.32644 | 9.96740 | 0.49065 | 0.50826 | 0.52536 | 76 |
| 75 | 10.35171 | 9.97676 | 9.61449 | 0.50706 | 0.52492 | 0.54217 | 77 |
| 76 | 10.00402 | 9.62458 | 9.25981 | 0.52362 | 0.54169 | 0.55906 | 78 |
| 77 | 9.65395 | 9.27067 | 8.90416 | 0.54029 | 0.55854 | 0.57599 | 79 |
| 78 | 9.30225 | 8.91584 | 8.54841 | 0.55704 | 0.57544 | 0.59293 | 80 |
| 79 | 8.94973 | 8.56093 | 8.19341 | 0.57382 | 0.59234 | 0.60984 | 81 |
| 80 | 8.59722 | 8.20681 | 7.84008 | 0.59061 | 0.60920 | 0.62666 | 82 |

Table D.2 / Table D.3 (Annuities and Insurances)

| \overline{x} | $_5E_{[x]}$ | $_5E_{[x]+1}$ | $_5E_{x+2}$ | $_{10}E_{[x]}$ | $_{10}E_{[x]+1}$ | $_{10}E_{x+2}$ | $_{20}E_{[x]}$ | $_{20}E_{[x]+1}$ | $_{20}E_{x+2}$ | x+2 |
|----------------|-------------|---------------|-------------|----------------|------------------|----------------|----------------|------------------|----------------|-----|
| 20 | 0.7826 | 0.7825 | 0.7825 | 0.6123 | 0.6122 | 0.6122 | 0.3744 | 0.3743 | 0.3742 | 22 |
| 21 | 0.7825 | 0.7825 | 0.7825 | 0.6122 | 0.6122 | 0.6121 | 0.3743 | 0.3742 | 0.3740 | 23 |
| 22 | 0.7825 | 0.7825 | 0.7824 | 0.6122 | 0.6121 | 0.6120 | 0.3742 | 0.3740 | 0.3739 | 24 |
| 23 | 0.7825 | 0.7824 | 0.7824 | 0.6121 | 0.6121 | 0.6120 | 0.3741 | 0.3739 | 0.3737 | 25 |
| 24 | 0.7825 | 0.7824 | 0.7824 | 0.6121 | 0.6120 | 0.6119 | 0.3739 | 0.3737 | 0.3735 | 26 |
| 25 | 0.7824 | 0.7824 | 0.7823 | 0.6120 | 0.6119 | 0.6118 | 0.3738 | 0.3735 | 0.3733 | 27 |

| \overline{x} | $_5E_{[x]}$ | $_5E_{[x]+1}$ | $_5E_{x+2}$ | $_{10}E_{[x]}$ | $_{10}E_{[x]+1}$ | $_{10}E_{x+2}$ | $_{20}E_{[x]}$ | $_{20}E_{[x]+1}$ | $_{20}E_{x+2}$ | x+2 |
|----------------|-------------|---------------|-------------|----------------|------------------|----------------|----------------|------------------|----------------|-----|
| 26 | 0.7824 | 0.7823 | 0.7823 | 0.6119 | 0.6118 | 0.6117 | 0.3736 | 0.3733 | 0.3731 | 28 |
| 27 | 0.7824 | 0.7823 | 0.7822 | 0.6119 | 0.6117 | 0.6116 | 0.3734 | 0.3731 | 0.3728 | 29 |
| 28 | 0.7823 | 0.7823 | 0.7822 | 0.6118 | 0.6116 | 0.6115 | 0.3731 | 0.3728 | 0.3725 | 30 |
| 29 | 0.7823 | 0.7822 | 0.7821 | 0.6117 | 0.6115 | 0.6114 | 0.3729 | 0.3725 | 0.3722 | 31 |
| 30 | 0.7822 | 0.7821 | 0.7821 | 0.6116 | 0.6114 | 0.6112 | 0.3726 | 0.3722 | 0.3718 | 32 |
| 31 | 0.7822 | 0.7821 | 0.7820 | 0.6114 | 0.6113 | 0.6111 | 0.3722 | 0.3718 | 0.3714 | 33 |
| 32 | 0.7821 | 0.7820 | 0.7819 | 0.6113 | 0.6111 | 0.6109 | 0.3719 | 0.3714 | 0.3709 | 34 |
| 33 | 0.7820 | 0.7819 | 0.7818 | 0.6111 | 0.6109 | 0.6107 | 0.3714 | 0.3709 | 0.3704 | 35 |
| 34 | 0.7820 | 0.7818 | 0.7817 | 0.6109 | 0.6107 | 0.6105 | 0.3710 | 0.3704 | 0.3698 | 36 |
| 35 | 0.7819 | 0.7817 | 0.7816 | 0.6107 | 0.6105 | 0.6102 | 0.3704 | 0.3698 | 0.3692 | 37 |
| 36 | 0.7818 | 0.7816 | 0.7814 | 0.6105 | 0.6102 | 0.6099 | 0.3699 | 0.3692 | 0.3684 | 38 |
| 37 | 0.7816 | 0.7815 | 0.7813 | 0.6102 | 0.6099 | 0.6096 | 0.3692 | 0.3684 | 0.3676 | 39 |
| 38 | 0.7815 | 0.7813 | 0.7811 | 0.6100 | 0.6096 | 0.6092 | 0.3684 | 0.3676 | 0.3666 | 40 |
| 39 | 0.7814 | 0.7811 | 0.7809 | 0.6096 | 0.6092 | 0.6088 | 0.3676 | 0.3666 | 0.3656 | 41 |
| 40 | 0.7812 | 0.7810 | 0.7807 | 0.6093 | 0.6088 | 0.6083 | 0.3667 | 0.3656 | 0.3644 | 42 |
| 41 | 0.7810 | 0.7807 | 0.7805 | 0.6089 | 0.6083 | 0.6078 | 0.3656 | 0.3644 | 0.3631 | 43 |
| 42 | 0.7808 | 0.7805 | 0.7802 | 0.6084 | 0.6078 | 0.6072 | 0.3644 | 0.3631 | 0.3616 | 44 |
| 43 | 0.7806 | 0.7802 | 0.7799 | 0.6079 | 0.6072 | 0.6066 | 0.3631 | 0.3616 | 0.3599 | 45 |
| 44 | 0.7803 | 0.7799 | 0.7796 | 0.6073 | 0.6066 | 0.6058 | 0.3616 | 0.3600 | 0.3581 | 46 |
| 45 | 0.7800 | 0.7796 | 0.7792 | 0.6066 | 0.6058 | 0.6050 | 0.3600 | 0.3581 | 0.3560 | 47 |
| 46 | 0.7797 | 0.7792 | 0.7788 | 0.6059 | 0.6050 | 0.6040 | 0.3581 | 0.3560 | 0.3537 | 48 |
| 47 | 0.7793 | 0.7788 | 0.7783 | 0.6051 | 0.6041 | 0.6030 | 0.3561 | 0.3537 | 0.3511 | 49 |
| 48 | 0.7789 | 0.7783 | 0.7777 | 0.6042 | 0.6030 | 0.6018 | 0.3538 | 0.3511 | 0.3482 | 50 |
| 49 | 0.7784 | 0.7778 | 0.7771 | 0.6031 | 0.6019 | 0.6005 | 0.3512 | 0.3483 | 0.3450 | 51 |
| 50 | 0.7779 | 0.7772 | 0.7764 | 0.6020 | 0.6005 | 0.5990 | 0.3483 | 0.3451 | 0.3415 | 52 |
| 51 | 0.7773 | 0.7765 | 0.7757 | 0.6007 | 0.5991 | 0.5974 | 0.3451 | 0.3415 | 0.3375 | 53 |
| 52 | 0.7767 | 0.7757 | 0.7748 | 0.5992 | 0.5974 | 0.5955 | 0.3416 | 0.3375 | 0.3331 | 54 |
| 53 | 0.7759 | 0.7749 | 0.7738 | 0.5976 | 0.5956 | 0.5934 | 0.3376 | 0.3331 | 0.3282 | 55 |
| 54 | 0.7751 | 0.7739 | 0.7727 | 0.5957 | 0.5935 | 0.5911 | 0.3332 | 0.3282 | 0.3228 | 56 |
| 55 | 0.7741 | 0.7728 | 0.7715 | 0.5937 | 0.5912 | 0.5885 | 0.3283 | 0.3228 | 0.3168 | 57 |
| 56 | 0.7731 | 0.7716 | 0.7701 | 0.5913 | 0.5885 | 0.5856 | 0.3229 | 0.3169 | 0.3102 | 58 |
| 57 | 0.7719 | 0.7702 | 0.7686 | 0.5888 | 0.5856 | 0.5823 | 0.3170 | 0.3103 | 0.3030 | 59 |
| 58 | 0.7706 | 0.7687 | 0.7669 | 0.5859 | 0.5824 | 0.5786 | 0.3104 | 0.3030 | 0.2951 | 60 |
| 59 | 0.7691 | 0.7670 | 0.7649 | 0.5826 | 0.5787 | 0.5746 | 0.3032 | 0.2951 | 0.2864 | 61 |
| 60 | 0.7674 | 0.7651 | 0.7628 | 0.5790 | 0.5747 | 0.5700 | 0.2953 | 0.2865 | 0.2770 | 62 |
| 61 | 0.7655 | 0.7629 | 0.7603 | 0.5750 | 0.5701 | 0.5650 | 0.2866 | 0.2770 | 0.2667 | 63 |
| | | | | | | | | | | |

| \overline{x} | $_5E_{[x]}$ | $_5E_{[x]+1}$ | $_5E_{x+2}$ | $_{10}E_{[x]}$ | $_{10}E_{[x]+1}$ | $_{10}E_{x+2}$ | $_{20}E_{[x]}$ | $_{20}E_{[x]+1}$ | $_{20}E_{x+2}$ | x+2 |
|----------------|-------------|---------------|-------------|----------------|------------------|----------------|----------------|------------------|----------------|-----|
| 62 | 0.7634 | 0.7605 | 0.7576 | 0.5705 | 0.5651 | 0.5593 | 0.2772 | 0.2668 | 0.2557 | 64 |
| 63 | 0.7611 | 0.7578 | 0.7546 | 0.5655 | 0.5595 | 0.5531 | 0.2670 | 0.2558 | 0.2438 | 65 |
| 64 | 0.7584 | 0.7548 | 0.7511 | 0.5599 | 0.5532 | 0.5461 | 0.2560 | 0.2439 | 0.2311 | 66 |
| 65 | 0.7555 | 0.7514 | 0.7473 | 0.5537 | 0.5463 | 0.5384 | 0.2441 | 0.2312 | 0.2176 | 67 |
| 66 | 0.7521 | 0.7476 | 0.7430 | 0.5468 | 0.5386 | 0.5298 | 0.2314 | 0.2177 | 0.2034 | 68 |
| 67 | 0.7484 | 0.7434 | 0.7383 | 0.5392 | 0.5300 | 0.5204 | 0.2180 | 0.2035 | 0.1886 | 69 |
| 68 | 0.7443 | 0.7386 | 0.7330 | 0.5307 | 0.5206 | 0.5099 | 0.2038 | 0.1886 | 0.1731 | 70 |
| 69 | 0.7397 | 0.7333 | 0.7270 | 0.5213 | 0.5102 | 0.4985 | 0.1889 | 0.1732 | 0.1573 | 71 |
| 70 | 0.7345 | 0.7274 | 0.7204 | 0.5110 | 0.4988 | 0.4859 | 0.1735 | 0.1574 | 0.1412 | 72 |
| 71 | 0.7287 | 0.7209 | 0.7130 | 0.4997 | 0.4862 | 0.4721 | 0.1577 | 0.1413 | 0.1251 | 73 |
| 72 | 0.7223 | 0.7136 | 0.7048 | 0.4872 | 0.4725 | 0.4571 | 0.1416 | 0.1252 | 0.1092 | 74 |
| 73 | 0.7151 | 0.7054 | 0.6957 | 0.4735 | 0.4575 | 0.4409 | 0.1255 | 0.1093 | 0.0937 | 75 |
| 74 | 0.7072 | 0.6964 | 0.6857 | 0.4587 | 0.4413 | 0.4232 | 0.1095 | 0.0938 | 0.0789 | 76 |
| 75 | 0.6983 | 0.6864 | 0.6745 | 0.4425 | 0.4237 | 0.4043 | 0.0940 | 0.0790 | 0.0650 | 77 |
| 76 | 0.6885 | 0.6753 | 0.6622 | 0.4250 | 0.4047 | 0.3840 | 0.0792 | 0.0651 | 0.0523 | 78 |
| 77 | 0.6777 | 0.6630 | 0.6486 | 0.4062 | 0.3845 | 0.3624 | 0.0653 | 0.0524 | 0.0410 | 79 |
| 78 | 0.6657 | 0.6495 | 0.6336 | 0.3860 | 0.3629 | 0.3395 | 0.0526 | 0.0410 | 0.0311 | 80 |
| 79 | 0.6525 | 0.6347 | 0.6173 | 0.3645 | 0.3401 | 0.3156 | 0.0412 | 0.0312 | 0.0229 | 81 |
| 80 | 0.6379 | 0.6184 | 0.5994 | 0.3418 | 0.3161 | 0.2906 | 0.0313 | 0.0229 | 0.0162 | 82 |

Table D.2 / Table D.3 (Pure endowment insurances)

| $\underline{}x$ | $^2\ddot{a}_{[x]}$ | $^2\ddot{a}_{[x]+1}$ | $^2\ddot{a}_{x+2}$ | $^2A_{[x]}$ | $^2A_{[x]+1}$ | $^{2}A_{x+2}$ | x+2 |
|-----------------|--------------------|----------------------|--------------------|-------------|---------------|---------------|-----|
| 20 | 10.69420 | 10.69013 | 10.68594 | 0.00576 | 0.00613 | 0.00652 | 22 |
| 21 | 10.69048 | 10.68606 | 10.68150 | 0.00610 | 0.00651 | 0.00694 | 23 |
| 22 | 10.68642 | 10.68163 | 10.67665 | 0.00648 | 0.00692 | 0.00739 | 24 |
| 23 | 10.68199 | 10.67678 | 10.67136 | 0.00689 | 0.00737 | 0.00788 | 25 |
| 24 | 10.67715 | 10.67149 | 10.66559 | 0.00734 | 0.00787 | 0.00841 | 26 |
| 25 | 10.67187 | 10.66572 | 10.65929 | 0.00783 | 0.00840 | 0.00900 | 27 |
| 26 | 10.66611 | 10.65943 | 10.65243 | 0.00837 | 0.00899 | 0.00964 | 28 |
| 27 | 10.65983 | 10.65257 | 10.64495 | 0.00895 | 0.00962 | 0.01033 | 29 |
| 28 | 10.65298 | 10.64510 | 10.63680 | 0.00959 | 0.01032 | 0.01109 | 30 |
| 29 | 10.64551 | 10.63695 | 10.62792 | 0.01028 | 0.01108 | 0.01192 | 31 |
| 30 | 10.63738 | 10.62808 | 10.61826 | 0.01104 | 0.01190 | 0.01281 | 32 |
| 31 | 10.62853 | 10.61842 | 10.60774 | 0.01186 | 0.01280 | 0.01379 | 33 |
| 32 | 10.61889 | 10.60792 | 10.59630 | 0.01276 | 0.01378 | 0.01486 | 34 |
| 33 | 10.60840 | 10.59648 | 10.58387 | 0.01373 | 0.01484 | 0.01601 | 35 |

| \overline{x} | $^2\ddot{a}_{[x]}$ | $^2\ddot{a}_{[x]+1}$ | $^{2}\ddot{a}_{x+2}$ | $^2A_{[x]}$ | $^2A_{[x]+1}$ | $^{2}A_{x+2}$ | x+2 |
|----------------|--------------------|----------------------|----------------------|-------------|---------------|---------------|-----|
| 34 | 10.59700 | 10.58406 | 10.57035 | 0.01479 | 0.01599 | 0.01727 | 36 |
| 35 | 10.58459 | 10.57055 | 10.55566 | 0.01594 | 0.01725 | 0.01863 | 37 |
| 36 | 10.57111 | 10.55587 | 10.53972 | 0.01720 | 0.01862 | 0.02012 | 38 |
| 37 | 10.55647 | 10.53994 | 10.52241 | 0.01856 | 0.02010 | 0.02173 | 39 |
| 38 | 10.54057 | 10.52265 | 10.50364 | 0.02004 | 0.02170 | 0.02347 | 40 |
| 39 | 10.52332 | 10.50389 | 10.48329 | 0.02164 | 0.02345 | 0.02536 | 41 |
| 40 | 10.50461 | 10.48356 | 10.46124 | 0.02338 | 0.02534 | 0.02741 | 42 |
| 41 | 10.48433 | 10.46153 | 10.43737 | 0.02527 | 0.02739 | 0.02963 | 43 |
| 42 | 10.46236 | 10.43768 | 10.41153 | 0.02731 | 0.02960 | 0.03203 | 44 |
| 43 | 10.43857 | 10.41186 | 10.38359 | 0.02952 | 0.03200 | 0.03463 | 45 |
| 44 | 10.41283 | 10.38395 | 10.35339 | 0.03191 | 0.03460 | 0.03744 | 46 |
| 45 | 10.38499 | 10.35378 | 10.32077 | 0.03450 | 0.03740 | 0.04047 | 47 |
| 46 | 10.35492 | 10.32120 | 10.28558 | 0.03730 | 0.04043 | 0.04374 | 48 |
| 47 | 10.32244 | 10.28604 | 10.24762 | 0.04032 | 0.04370 | 0.04727 | 49 |
| 48 | 10.28739 | 10.24813 | 10.20673 | 0.04358 | 0.04723 | 0.05108 | 50 |
| 49 | 10.24960 | 10.20728 | 10.16270 | 0.04709 | 0.05102 | 0.05517 | 51 |
| 50 | 10.20889 | 10.16331 | 10.11534 | 0.05087 | 0.05511 | 0.05957 | 52 |
| 51 | 10.16508 | 10.11601 | 10.06444 | 0.05495 | 0.05951 | 0.06430 | 53 |
| 52 | 10.11795 | 10.06518 | 10.00980 | 0.05933 | 0.06424 | 0.06938 | 54 |
| 53 | 10.06731 | 10.01061 | 9.95119 | 0.06404 | 0.06931 | 0.07483 | 55 |
| 54 | 10.01296 | 9.95208 | 9.88839 | 0.06909 | 0.07475 | 0.08067 | 56 |
| 55 | 9.95467 | 9.88937 | 9.82118 | 0.07451 | 0.08058 | 0.08692 | 57 |
| 56 | 9.89223 | 9.82226 | 9.74932 | 0.08031 | 0.08682 | 0.09360 | 58 |
| 57 | 9.82541 | 9.75052 | 9.67260 | 0.08653 | 0.09349 | 0.10073 | 59 |
| 58 | 9.75400 | 9.67392 | 9.59077 | 0.09317 | 0.10061 | 0.10834 | 60 |
| 59 | 9.67776 | 9.59223 | 9.50362 | 0.10025 | 0.10820 | 0.11644 | 61 |
| 60 | 9.59647 | 9.50524 | 9.41093 | 0.10781 | 0.11629 | 0.12506 | 62 |
| 61 | 9.50992 | 9.41271 | 9.31247 | 0.11586 | 0.12490 | 0.13421 | 63 |
| 62 | 9.41788 | 9.31444 | 9.20806 | 0.12441 | 0.13403 | 0.14392 | 64 |
| 63 | 9.32015 | 9.21023 | 9.09749 | 0.13350 | 0.14372 | 0.15420 | 65 |
| 64 | 9.21653 | 9.09989 | 8.98060 | 0.14313 | 0.15398 | 0.16507 | 66 |
| 65 | 9.10684 | 8.98325 | 8.85723 | 0.15333 | 0.16482 | 0.17654 | 67 |
| 66 | 8.99092 | 8.86015 | 8.72726 | 0.16411 | 0.17627 | 0.18862 | 68 |
| 67 | 8.86860 | 8.73047 | 8.59058 | 0.17548 | 0.18832 | 0.20133 | 69 |
| 68 | 8.73978 | 8.59412 | 8.44712 | 0.18746 | 0.20100 | 0.21467 | 70 |
| 69 | 8.60436 | 8.45101 | 8.29685 | 0.20005 | 0.21430 | 0.22864 | 71 |

| \overline{x} | $^2\ddot{a}_{[x]}$ | $^{2}\ddot{a}_{[x]+1}$ | $^2\ddot{a}_{x+2}$ | $^{2}A_{[x]}$ | $^2A_{[x]+1}$ | $^{2}A_{x+2}$ | x+2 |
|----------------|--------------------|------------------------|--------------------|---------------|---------------|---------------|-----|
| 70 | 8.46227 | 8.30113 | 8.13977 | 0.21326 | 0.22824 | 0.24324 | 72 |
| 71 | 8.31349 | 8.14446 | 7.97592 | 0.22709 | 0.24281 | 0.25847 | 73 |
| 72 | 8.15802 | 7.98107 | 7.80541 | 0.24154 | 0.25800 | 0.27433 | 74 |
| 73 | 7.99592 | 7.81105 | 7.62838 | 0.25662 | 0.27380 | 0.29079 | 75 |
| 74 | 7.82729 | 7.63454 | 7.44502 | 0.27229 | 0.29021 | 0.30783 | 76 |
| 75 | 7.65228 | 7.45175 | 7.25560 | 0.28856 | 0.30721 | 0.32544 | 77 |
| 76 | 7.47109 | 7.26292 | 7.06042 | 0.30541 | 0.32476 | 0.34359 | 78 |
| 77 | 7.28398 | 7.06839 | 6.85986 | 0.32280 | 0.34285 | 0.36224 | 79 |
| 78 | 7.09126 | 6.86851 | 6.65435 | 0.34072 | 0.36143 | 0.38134 | 80 |
| 79 | 6.89332 | 6.66373 | 6.44439 | 0.35912 | 0.38047 | 0.40086 | 81 |
| 80 | 6.69057 | 6.45453 | 6.23052 | 0.37797 | 0.39992 | 0.42075 | 82 |

Table D.2 / Table D.3 (Annuities and Insurances, 2nd moment)

1.3 Pension plan service table

| \overline{x} | l_x | w_x | i_x | r_x | d_x |
|----------------|----------------|---------------|--------|-------|--------|
| 20 | 1,000,000.00 | $95,\!104.16$ | 951.04 | 0.00 | 237.42 |
| 21 | 903,707.38 | 85,946.18 | 859.46 | 0.00 | 217.72 |
| 22 | 816,684.02 | 77,669.76 | 776.70 | 0.00 | 199.96 |
| 23 | 738,037.60 | 70,190.03 | 701.90 | 0.00 | 183.96 |
| 24 | 666,961.71 | $63,\!430.30$ | 634.30 | 0.00 | 169.56 |
| 25 | 602,727.56 | $57,\!321.25$ | 573.21 | 0.00 | 156.59 |
| 26 | 544,676.51 | $51,\!800.25$ | 518.00 | 0.00 | 144.92 |
| 27 | 492,213.33 | 46,810.69 | 468.11 | 0.00 | 134.43 |
| 28 | 444,800.10 | $42,\!301.41$ | 423.01 | 0.00 | 125.01 |
| 29 | 401,950.68 | 38,226.16 | 382.26 | 0.00 | 116.54 |
| 30 | $363,\!225.71$ | $34,\!543.18$ | 345.43 | 0.00 | 108.95 |
| 31 | $328,\!228.15$ | 31,214.70 | 312.15 | 0.00 | 102.14 |
| 32 | 296,599.16 | 28,206.58 | 282.07 | 0.00 | 96.05 |
| 33 | 268,014.46 | $25,\!487.99$ | 254.88 | 0.00 | 90.60 |
| 34 | 242,180.99 | 23,031.06 | 230.31 | 0.00 | 85.74 |
| 35 | 218,833.88 | $10,\!665.31$ | 213.31 | 0.00 | 83.45 |
| 36 | 207,871.81 | $10,\!130.95$ | 202.62 | 0.00 | 83.57 |
| 37 | $197,\!454.67$ | 9,623.14 | 192.46 | 0.00 | 83.98 |
| 38 | 187,555.08 | 9,140.56 | 182.81 | 0.00 | 84.67 |
| 39 | $178,\!154.16$ | 8,682.27 | 173.65 | 0.00 | 85.66 |

| \underline{x} | l_x | w_x | i_x | r_x | d_x |
|-----------------|----------------|----------|--------|-----------|--------|
| 40 | $169,\!205.82$ | 8,246.04 | 164.92 | 0.00 | 86.95 |
| 41 | 160,707.91 | 7,831.76 | 156.64 | 0.00 | 88.55 |
| 42 | $152,\!630.97$ | 7,438.00 | 148.76 | 0.00 | 90.46 |
| 43 | 144,955.22 | 7,063.78 | 141.28 | 0.00 | 92.71 |
| 44 | $137,\!656.06$ | 6,707.91 | 134.16 | 0.00 | 95.30 |
| 45 | 130,718.70 | 2,586.13 | 129.31 | 0.00 | 99.73 |
| 46 | 127,904.96 | 2,530.38 | 126.52 | 0.00 | 106.23 |
| 47 | $125,\!139.49$ | 2,475.58 | 123.78 | 0.00 | 113.44 |
| 48 | $122,\!427.60$ | 2,421.83 | 121.09 | 0.00 | 121.44 |
| 49 | 119,795.00 | 2,369.64 | 118.48 | 0.00 | 130.32 |
| 50 | 117,145.49 | 2,317.11 | 115.86 | 0.00 | 140.07 |
| 51 | 114,571.66 | 2,266.06 | 113.30 | 0.00 | 150.88 |
| 52 | 112,042.19 | 2,215.88 | 110.79 | 0.00 | 162.82 |
| 53 | $109,\!552.57$ | 2,166.48 | 108.32 | 0.00 | 175.97 |
| 54 | 107,101.92 | 2,117.84 | 105.89 | 0.00 | 190.46 |
| 55 | 104,687.73 | 2,069.90 | 103.50 | 0.00 | 206.41 |
| 56 | $102,\!307.56$ | 2,022.62 | 101.13 | 0.00 | 223.94 |
| 57 | 99,945.13 | 1,975.68 | 98.78 | 0.00 | 243.17 |
| 58 | 97,644.13 | 1,929.93 | 96.50 | 0.00 | 264.37 |
| 59 | 95,353.07 | 1,884.36 | 94.22 | 0.00 | 287.56 |
| 60 | $65,\!159.77$ | 0.00 | 61.88 | 6,187.56 | 210.42 |
| 61 | 58,702.66 | 0.00 | 55.73 | 5,573.33 | 211.52 |
| 62 | 52,859.03 | 0.00 | 50.17 | 5,017.46 | 212.66 |
| 63 | 47,579.08 | 0.00 | 45.15 | 4,515.19 | 213.87 |
| 64 | 42,805.99 | 0.00 | 40.61 | 4,061.13 | 215.11 |
| 65 | 38,488.26 | 0.00 | 0.00 | 38,488.26 | 0.00 |

Table D.4